



200909010045
Skagit County Auditor

9/1/2009 Page 1 of 4 3:28PM

RETURN ADDRESS:

Horizon Bank
Documentation Dept - MG
2211 Rimland Drive Suite
230
Bellingham, WA 98226

LAND TITLE OF SKAGIT COUNTY

134405-SAE

MODIFICATION OF DEED OF TRUST

Reference # (if applicable): 200804250003

CONJ2919

Additional on page ____

Grantor(s):

- 1. Goss, Joey M
- 2. Goss, Holly C

Grantee(s)

- 1. Horizon Bank

Legal Description: Lot 4, Skyline 13

Additional on page 2

Assessor's Tax Parcel ID#: 3828-000-004-0000 (P60074)

THIS MODIFICATION OF DEED OF TRUST dated August 26, 2009, is made and executed between Joey M Goss and Holly C Goss; husband and wife ("Grantor") and Horizon Bank, whose address is Anacortes Office, PO Box 587 / 1218 Commercial Avenue, Anacortes, WA 98221 ("Lender").

**MODIFICATION OF DEED OF TRUST
(Continued)**

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DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated April 23, 2008 (the "Deed of Trust") which has been recorded in Skagit County, State of Washington, as follows:

Skagit County Recording Number 200804250003 dated April 25, 2008.

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in Skagit County, State of Washington:

PARCEL "A"

Lot 4, "SKYLINE NO. 13," as per plat recorded in Volume 9 of Plats, pages 96 and 97, records of Skagit County, Washington.

Situate in the City of Anacortes, County of Skagit, State of Washington.

PARCEL "B":

That portion of Section 28, Township 35 North, Range 1 East, W.M., described as follows:

Beginning at the Southeast corner of Lot 4, "SKYLINE NO. 13," as per plat recorded in Volume 9 of Plats, pages 96 and 97, records of Skagit County, Washington;
thence South 65°01'48" East 41.77 feet;
thence South 41°00'00" East 31.22 feet;
thence North 52°55'12" West 40.24 feet to the Northeast corner of said Lot 4;
thence South 41°00'00" West along the Easterly line of said Lot 4- 40.00 feet to the point of beginning.

Situate in the City of Anacortes, County of Skagit, State of Washington.

The Real Property or its address is commonly known as 5801 Kingsway, Anacortes, WA 98221. The Real Property tax identification number is 3828-000-004-0000 (P60074).

MODIFICATION. Lender and Grantor hereby modify the Deed of Trust as follows:


The Credit Limit of the Credit Line Account is hereby decreased from \$250,000.00 to \$175,000.00.

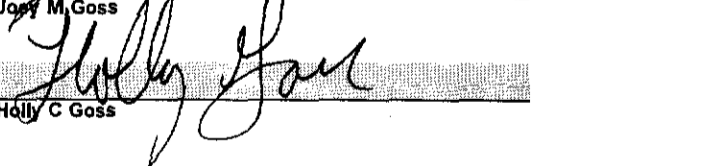
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorser to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

COUNTERPARTS. This Agreement may be executed in a number of identical counterparts and by each party on a separate counterpart. If so executed, all of such counterparts shall collectively constitute one agreement.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED AUGUST 26, 2009.

GRANTOR:

X 
Joey M. Goss

X 
Holly C. Goss



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MODIFICATION OF DEED OF TRUST
(Continued)

LENDER:

HORIZON BANK

x Steph Crall
Authorized Officer

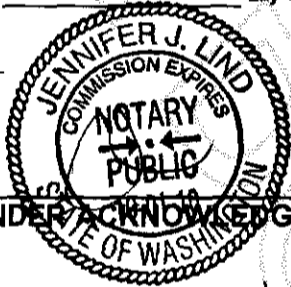
INDIVIDUAL ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Skagit)

On this day before me, the undersigned Notary Public, personally appeared Joey M Goss and Holly C Goss, husband and wife, personally known to me or proved to me on the basis of satisfactory evidence to be the individuals described in and who executed the Modification of Deed of Trust, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 26th day of August, 2009

By [Signature]
Notary Public in and for the State of WA



Residing at Bow
My commission expires 10/01/2010

LENDER ACKNOWLEDGMENT

STATE OF Washington)
) SS
COUNTY OF Whatcom)

On this 26th day of August, 2009, before me, the undersigned Notary Public, personally appeared Steven Crall and personally known to me or proved to me on the basis of satisfactory evidence to be the Vice President, authorized agent for Horizon Bank that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of Horizon Bank, duly authorized by Horizon Bank through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and in fact executed this said instrument on behalf of Horizon Bank.

By Natalie Witney
Notary Public in and for the State of WA



Residing at Lynden WA
My commission expires 09-14-2013



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**MODIFICATION OF DEED OF TRUST
(Continued)**

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